

## **MIDDLE TENNESSEE SUMMITS Oct. 22-24, 2002**

### **UPPER CUMBERLAND DEV. DISTRICT - COOKEVILLE**

October 22, 2002

#### **NEEDS**

- Special needs housing
  - Disabled, elderly
  - \*mental illness
  - retardation
- Homebuyer counseling programs
- Data sources (incomplete census data)
- Transitional/supportive housing – Cumberland Co.
- Affordable housing (rental Section 8 voucher) – Cumberland Co.
- Private landlords for Section 8
- Mortgage qualifications
- Financing options for Section 8
- Rising rental cost issues
- Rural banker education
- Elderly homeowner rehab—minor
- Serving low income in wealthy areas
- Home repair/older homes – heating and plumbing (Clay Co.)
- Address territorialism “turf battles”
- Advocates
- Affordable assisted living (Macon Co.)
- Lack of Medicaid for mental illness
- Educate legislator (state and federal) governor
- House repair, replacement
- More targeted assistance
- Down payment assistance
- Closing cost assistance
- Central clearing house
- Housing counseling
- Deep subsidy – rental and homeownership
- Accessible retrofits
  - ramps; bathrooms
- Information linkages, sharing
- Program regulation confusion
- Early funder commitment

- More housing nonprofits
- List of all providers—better communication

## OBSTACLES

- lack of funding, resources
- lack of technical assistance
- lack of information
- lack of communication, knowledge, education
- mobile home issues
  - financing
  - ownership
- Laws—state and federal regulations
- Lack of banker knowledge FHLB
- Bank's perception of risk
- Getting banks on board
- Funding
  - lack of operational, administrative funds – limiting capacity
- Funding for services
  - special needs
  - 24 hour care for mental illness
  - seniors
- Program funds
  - Need more of everything
- Difference in priorities
  - funder
  - nonprofits
  - community
- Grant writing time
- Lack of pass-through funds
- Ability to do small tax-credit projects less than 20 units
- Administrative costs
- No HOUSE funds
- Underwriting standards
  - FHLB
  - Local bank criteria
- service vs. profit priority

- Finding bank partners for FHLB – AHP
- Difficult to combine programs
- Need standard program design
- 2<sup>nd</sup> mortgage \$ for Sec. 8 homeownership at lower interest rate
- Lack of banker incentives for community service
- Section 8 costs to clients are high

## WISH LIST

- Admin./operating funds
- Technical assistance – centralize coordination
- Give bank FDIC fee credit for community service
- CRA improvements
- More money for disabled and elderly
- Data collection assistance (county specific)
- Banker training
- National Housing trust fund
- TN Housing trust fund
- Down payment assistance
- Revolving loan fund
  - mortgage
  - rehab
- Minor home repair
  - emergency
  - handicapped
- Housing and supportive services
  - mentally ill
  - mentally retarded
  - elderly – frail
- Deposit assistance for Sec. 8 clients
- Get bankers to the table for exchange of info.
- Program layering information
- Best practices
- Outcome measurement tools
- Accountability
- Project development help
  - “road map”
  - one-on-one technical assistance

- Emergency and transitional housing
- Focus on community empowerment

SOUTH CENTRAL DEV. DISTRICT – COLUMBIA, 10/23/02  
NEEDS

- Fund raising – private money
- Home repairs
- Additional resources
- Educate local officials
- Better information on resources
- Educate state and federal representatives and governor
- Educate ourselves
- Day programs for assisted living
- Education on mobile home financing/options
- Partnerships—government and private
- Communication
- Moving renters to homeownership
- Job development
- Client education – G.E.D.
- Rental development
- Better coordination between providers and government
- More funds/grants (federal) targeted to rural areas
- Rural banker education
- Homeownership classes with banker referrals
- Special needs services
- Getting all players to the table
- Community involvement
- Getting the word out
- Family friendly rentals – 2 – 3 unit complexes
- Single-family rentals
- Housing for single women with no children; battered women
- Transitional housing
- Credit counseling
- Reaching younger people with financial education – preventive
- 2 – 3 bedroom rentals – need special financing to develop
- Increase Sec. 8 voucher amounts

- Homeowner rehabilitation for elderly
- Helping working poor
- Client resistance to loans (grants vs. loans)
- Education on problems
- Help elderly maintain homes
- HOUSE funds – H.F.H.
- Finding sponsors

## OBSTACLES

- Counting rural homeless
  - less visible
- HUD's changing agenda
- Scoring system drives projects vs. needs analysis
- Scoring criteria
- Rehab funds for private landlords
- Breakdown in communication
  - lack of information
  - knowing what needs are
- Time
- Expertise in grant writing – project development
- Affordable property for development
- Infrastructure costs
- Land costs
- Administrative costs
- Complex regulations – rural needs are different
- Federal funding issues
  - flow of funds – budget
- Lack of funds – great need
- State support of rural grant applications
- Federal bias towards urban areas – guidelines / grants

## WISH LIST

- Affordable housing for working people (\$250.00 – 300.00/month)
- Better paying jobs – raise incomes
- Economic development – recruitment
- Housing “extension” – office referrals, technical assist. coordination

- One stop shop for housing, services, jobs
- Housing for mentally ill with supporting services
- Less red tape
- Return of HOUSE program
- Reduce brain drain
- Accessible/affordable credit
- Short term rental or mortgage assistance with job loss
- Sec. 8 to homeownership
- Incentives to improve income/housing without losing benefits

### GREATER NASHVILLE REGION - ASHLAND CITY , 10/24/02 NEEDS

- Resources for accessible design
- Increase cost standards for ADA housing
- Lender flexibility on credit
- Credit repair strategies
- Address seller-finance products
- Buyer education
- Post purchase assistance
- Emergency Repairs across service area
- Government partnerships
- Rental rehab/rural scattered site/private
- State grievance committee for property owners
- Funds for higher per capita income areas/scoring issues
- Address Section 8 stigma
- Foreclosure counseling
- Elderly
  - Assisted living
  - Affordable—middle and low
  - Supportive
- HUD 202 projects
- Transition housing for domestic violence victims and other special needs
- 2<sup>nd</sup> offender/mental illness – housing
- Elderly rental assistance
- More section 8 vouchers
- Homeless shelters that accept women and children

## NEEDS (cont'd.)

- Transitional emergency shelters
- Daytime shelter
- State LIHTC program
- Legislation – state
- Incentive programs – state
- Issues with taxation on multi-family
- Latino homeownership opportunities
  - Credit issues
  - Credit development
  - Lending—education
  - Social security number issue
- Appraisal standards, regulation
- Translation services
- Address overcrowding/discrimination in Latino Community housing
- Non-traditional lending products—education
- Education—community outreach on special needs housing development
- Integrated neighborhoods
  - Better affordable housing design
- Address housing discrimination
  - Accessible multi-family units
  - Fair Housing enforcement
- Section 8 vouchers
  - Need for geographic diversity
- Address Section 8 discrimination (legislation)

## OBSTACLES

- Not enough funds for management
- Rising insurance premiums
- Small multi-family margins put projects at risk
- Affordable land for development zoning
- Zoning issues
- Long term property management

## OBSTACLES (cont'd.)

- Multiple inconsistent/duplicative programs
- Lack of equity funds; equity like products – state level
- No state housing trust fund
- No support services in existing subsidized housing
- Innovation and flexibility not encouraged
- No/few small multi-family development products/programs
- Boiler-plate applications
- Focus on inner city
- Client education—grant vs. loan
- Lack of funds for supportive services
- Staff capacity
  - Lack of legal services
- Funding – unrestricted
- Construction money
- Administrative money
- No HOUSE funds
- Lack of non-federal money
- Scoring criteria
- Grant writing resources
- Urban bias in scoring criteria

## WISH LIST

- Homeownership programs
- More resources to confront predatory lending
- More legal resources to challenge predatory lending
- Rescue loans
- Staffing
- Loss mitigation tools for conventional lenders
- HOUSE funds
- HOME program flexibility
- Section 8 voucher flexibility for people with disability; project based service assistance
- Regular housing summits, information sharing
- More Section 8
- More affordable properties



- Spanish homeownership program
  - partners
  - lenders
- Materials in Spanish
  - renter education
  - codes
- Spanish speaking staff
- Additional incentive programs
  - State tax abatement
  - State tax credit programs
  - State investment fund
  - State debt products
- Tax scale that works for affordable developments
- Property tax relief for elderly; i.e.: Homestead Act, G.A., progressive tax
- Adequate county funding
- State income tax with incentives for donations to nonprofits